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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/699,015
Confirmation No.: 5828
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First Named Inventor:
Charles P. Bobbitt

Title: BUSINESS
TRANSACTION
PROCESSING SYSTEM

§ Examiner: Colbert, E.
§ Art Unit: 3624
§ Atty. Dkt. No: 5053-30802

CERTIFICATE OF MAILING
UNDER 37 C.F.R. §1.8

DATE OF DEPOSIT: *July 26, 2006*

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail on the date indicated above and is addressed to:

Commissioner for Patents
Alexandria, VA 22313-1450

B. Gail Ballard
B. Gail Ballard

REQUEST FOR PRE-APPEAL BRIEF REVIEW

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicant requests review of the final rejection in the above-identified application.
No amendments are being filed with this request.

This request is being filed with a notice of appeal.

The review is requested for the reason(s) stated on the attached sheet(s).

REMARKS

The Examiner rejected claims 1, 24, and 51 as being unpatentable over U.S. Patent No. 6,393,386 to Zager et al. (“Zager”) and U.S. Patent No. 5,870,725 to Bellinger et al. (“Bellinger”) in view of U.S. Patent No. 6,442,533 to Hinkle (“Hinkle”) under 35 U.S.C. § 103(a). Applicant respectfully disagrees with these rejections.

Applicant’s independent claims 1, 24, and 51 include, but are not limited, to the feature of:

constructing a multilevel processing relationship object structure representing processing relationships among two or more business entities of the Financial Service Organization (FSO)

Applicant submits that at least this feature, in combination with the other features of the claim, is not taught or suggested by the cited art.

Applicant’s claims are directed to creating a FSO production system that is used to process financial transactions. As stated in Applicant’s specification:

FSO systems often utilize hardcoded software to process FSO transactions. Changes in the business environment often result in corresponding changes to the processing relationship among various entities of a Financial Service Organization (FSO). For example, new banks being acquired or new branch locations being opened often add to the processing structure of an FSO. FSO systems which utilize hardcoded software may be more difficult to adapt to the changing processing structure.

(Specification, Page 3, lines 4-9)

To remedy the deficiencies of such systems, Applicant has created a novel system for defining processing relationships between various entities of a financial organization. For example, Applicant’s specification teaches:

In one embodiment, a multilevel business structure, which may represent the processing relationship between various entities of the FSO, may be configured. A processing relationship configuration program may be used to configure, and subsequently modify, a processing relationship structure. A multilevel node structure may be defined to correspond to the processing relationship structure within an FSO. In one embodiment, one or more rows and one or more columns may represent the multilevel node structure. In one embodiment, a node may be created and uniquely defined to represent an FSO physical entity and/or an FSO function. In one embodiment, examples of an FSO physical entity may be a bank, a branch office, a department, etc. An FSO function, in one embodiment, may be an issuance of a credit card, for example.

(Specification, page 23, lines 9-18)

In one embodiment, any node and its relationship with other nodes may be edited to reflect current business conditions by using the edit processing function included in the processing relationship configuration program. In one embodiment, editing may include node operations such as insert, delete, change or expand. In one embodiment, FSO software, such as a program to generate reports, may use the processing relationship structure information to reflect current business conditions.

(Specification, page 24, lines 7-12)

In such a manner, an FSO production system may be easily created and modified.

The Office Action states that:

Zager teaches constructing a multilevel processing relationship object structure representing processing relationships among two or more business entities of the Financial Service Organization (FSO)...

(Office Action, page 2)

Applicant submits that Zager does not appear to teach or suggest creating an object structure representing business entities. Instead Zager appears to teach creation of a model of a computer network. For example, Zager states:

The present invention is intended to facilitate the management of a large-scale, far-flung computer network, such as the extensive distributed systems that are commonplace nowadays in large organizations.

(Zager, Col. 1, lines 11-14)

The preferred embodiment provides a software model of the managed network, and includes a flexible infrastructure for the purpose of obtaining information from the managed network and reporting it as appropriate. (Zager, Col. 3, lines 29-32)

Zager does not appear to teach or suggest the creation of a model of a Financial Organization System. The cited portions of Zager (Col. 27. lines 31-53; Col. 27, line 66 - Col. 28, line 3 and Col. 28 lines 40-67) appear to discuss creating “business unit” groupings. However, a detailed reading of Zager reveals that such “business units” are not organized in any hierarchical form. Zager merely teaches that connections between such “business units” may be modeled. Although Zager appears to show branching in his model of the network (see for example, FIGS. 21-23 of Zager), Zager does not appear to teach or suggest any particular multilevel structure or organization of the nodes. As such, Zager does not appear to teach or suggest all of the features attributed to this reference.

Applicant further submits that none of the other cited references remedies these deficiencies. For example, none of the cited references appear to teach or suggest a multilevel representation of an FSO. The Office Action submits that such a representation is based on the Examiner’s personal knowledge of databases. For example, the Examiner states:

It is respectfully submitted that the Office Action’s positions regarding both the hierarchy of objects, as well as an association of level numbers to objects within such a hierarchy, do rely on the personal knowledge of the Examiner. The invention minus the FSO aspect is a combination object-oriented and relational database and a tree like structure. The fact that the structure is used for a FSO is considered a field of use. The structure can be used in other areas besides for a business entity. This type of structure is known in the database art.

As stated above, Applicant’s claims are directed to creating a multilevel production system for an FSO. Such a production system is more than a database, as implied by the Examiner. Instead it includes a number of features that allows processing of financial transaction to be accomplished within the defined framework of the created production system. Applicant submits that creating a multilevel production system is not taught or

suggested by the cited art and/or in view of the Examiner's personal knowledge of databases.

CONCLUSION

Applicants submit the application is in condition for allowance, and an early notice to that effect is requested.

If any fees are due, the Commissioner is authorized to charge said fees to Meyertons, Hood, Kivlin, Kowert, & Goetzel, P.C. Deposit Account No. 50-1505/5053-30802/EBM.

Respectfully submitted,



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